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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/870,277	05/30/2001	Carsten Thormod Pedersen	P 282898 2980651US/HS/H	7410
909	7590	04/07/2004	EXAMINER KARMIS, STEFANOS	
PILLSBURY WINTHROP, LLP P.O. BOX 10500 MCLEAN, VA 22102			ART UNIT 3624	PAPER NUMBER

DATE MAILED: 04/07/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/870,277

Applicant(s)

PEDERSEN ET AL.

Examiner

Stefano Karmis

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 15 January 2004.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-14 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-14 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____.
- 4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: _____.

DETAILED ACTION

1. This communication in response to Applicants' response filed on 15 January 2004.

Status of Claims

2. Claims 1-14 have been left as originally filed. Therefore claims 1-14 are under prosecution in this application.

Summary of this Office Action

3. Applicants' arguments filed on 15 January 2004 have been fully considered, and discussed in the next section below or within the following rejection are not deemed to be persuasive. Therefore claims 1-14 are rejected as being unpatentable over the prior art cited below, and Applicants' request for allowance is respectfully denied.

Response to Applicants' Amendment

4. The Examiner acknowledges Applicants' arguments in the response with respect to the 35 U.S.C. 103 rejection in view of Katz. The foreign priority date of the instant application is prior to the effective date of Katz and therefore the previous rejection made in view of Katz is respectfully withdrawn.
5. Regarding independent claims 1, 8 and 12, Applicants' contest that Martin fails to teach or suggest that the credit associated with different types of vouchers, i.e., different types of

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electronic funds transfers, can be updated in at least two different ways. Martin discloses the ability to update an account by different payment options such as bank card, electrons transfer of funds, or cheque (column 5, lines 5-36). Therefore a different method of updating the account and calculating a balance is carried out subsequent to the selected manner of payment.

6. Regarding independent claims 1, 8 and 12, Applicants' contest that Martin fails to disclose, teach, or suggest the claimed method of an apparatus or network element that determine the type of the voucher, select the manner of updating based on the types of the first and second voucher and detect a change in the voucher type. Martin however, does disclose determining a type of voucher or payment used (column 5, lines 44-48). In this step the user declares the type of voucher desired to update an account. Further, Martin does select the manner of updating based on the types of the first and second voucher (column 7, line 34 thru column 8, line 64) because certain steps are carried out to update an account based on the voucher type. Lastly, Martin detects a change in the voucher type (column 9, lines 22-32) and the value added by one voucher may be added to an existing value that was added by a different voucher (column 9, lines 1-7).

Claim Rejections - 35 USC § 103

7. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

8. The text of those sections of Title 35, U.S. Code not included in this action can be found in a prior Office action.

9. Claims 3-4 and 14 are rejected under 35 U.S.C. 103(a) as being unpatentable over Martinet al. (hereinafter Martin) U.S. Patent 5,909,485.

10. Regarding claims 3-4 and 14, Martin teaches checking types of vouchers being used for prepayment and updating the credit by adding the value of the second voucher to the credit, if the vouchers are of the same type (column 8, line 40 thru column 9, line 32). Martin fails to teach determining a factor, multiplying the credit with the factor and adding the result of the said multiplication to the value of the second voucher, and setting the credit to be the result of said addition, if the vouchers are of different types. Official Notice is taken that providing a factor for conversion of amounts is old and well known in the financial arts. Therefore it would have been obvious to one of ordinary skill in the art at the time of the Applicants' invention to modify the teachings of Martin to include determining a factor, multiplying the credit with the factor and adding the result of the said multiplication to the value of the second voucher, and setting the credit to be the result of said addition, if the vouchers are of different types because it allows an efficient system for users to purchase or update prepaid cards in different types of currency or different time units so that the card may be continually used.

11. The remaining dependent claims 2-7, 9-11 and 13 maintain the same rejection as mentioned in the previous office action, paper number 8.

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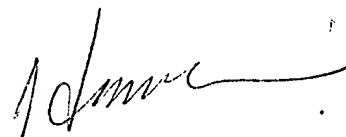
Conclusion

12. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Stefano Karmis whose telephone number is (703) 305-8130. The examiner can normally be reached on M-F: 8-5.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on (703) 308-1065. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Respectfully Submitted
Stefano Karmis
30 March 2004



**HANI M. KAZIMI
PRIMARY EXAMINER**